

# My abilities in finance

[Linguistics](#), [English](#)



My mother uses a housekeeping book. When I was in elementary and middle school, she would sit next to me when I was doing my homework and scribble her notes into it. All the notes were precise records of our household expenses. I always wanted to know why she had to write down each penny earned and each penny saved, and keep such a laborious, detailed record of each penny spent and how. For me I thought she merely had to head over to a bank and open an account, and then it would be easy to keep tab on earnings and savings, and how much was spent. Looking at her day in and day out, making those painstaking records of our earnings and expenditure, she seemed stingy to my childish eyes. I resented what I saw as her painful pre-occupation with money. I told myself often that I would not grow up to be like her, at least when it came to housekeeping.

On my 15th birthday, my mother gave me a small present. Thrilled, I ripped open the package, but waiting inside for me was something I wasn't looking forward to, and had never really wanted. It was a housekeeping book, the same as my mothers, only smaller. Although I hated it I had no choice but to use it. It was a present from my mother, after all, and I did not want to hurt her feelings. From that day on, whenever she was keeping her book, I would pretend to update mine too. This so-called "pretend bookkeeping" however, soon became one of my daily activities, without realizing it myself. Even in school, I would meticulously keep track of my expenses, and my pocket money. Soon, I realized that I had more and more money to spare, because knowing where my money was being spent actually helped me save a great deal, without making too many compromises. Just as I had thought before about my mother, my friends began to call me, "stingy." I did not care, I

could see I was saving money, and a penny saved was a penny earned. It was almost magical. I realized the value of regularly keeping track of money, I was very aware of the money I had and made specific plans on how to spend it. I knew what I could do without in life, and what I wanted to get, and used my money accordingly. In fact, I was hoping that I could help my friends increase their savings.

It was during this time that I became greatly interested in the study of finance, because I realized that making money was a whole lot about discipline, and to master the art, one had to study it. Next year on my birthday, I was lucky enough to meet someone through my mother who was working in the finance industry. I showered him with questions because I was curious about finance, and wanted to learn as much as possible. During school vacation that year, I worked for his company carrying out minor financial duties. Although the work was really quite simple, it allowed me to gain confidence, and helped me learn a few sound financial principles. It further cemented my belief in wanting to work in the finance industry, because I found numbers and money fascinating and wanted to know as much as I possibly could about the world of finance. Money may not be the most important thing in the world, but it is good to value ones possessions, and be aware of ones spending habits. My mother still uses a housekeeping book. I know now what she has been keeping these many years are not merely numbers. What she actually kept was a dream, a dream for me and what I could one day become. She also made me see where my future lay. That immediate future now is to study at UC and to harness my abilities in finance.